

R E M A R K S

Prior to entry of this Amendment:

- Claims **70-79 and 81-90** were pending in the present application;
- Claims **70-79 and 81-90** stand rejected;
- Claim **80** was objected to.

Upon entry of this Amendment, which is respectfully requested for the reasons set forth below:

- Claims **70, 73 and 76-79** will have been amended;
- Claims **70-79 and 81-91** will be pending; and
- Claims **70, 73, 76-79, 81, 83 and 91** will be the only independent claims.

A. Personal Interview

We thank the Examiner for the helpful personal interview held at the U.S. Patent and Trademark Office on Monday, May 7, 2007 with our representatives Stephan Filipek and Michael Downs. Our representatives were grateful for the opportunity to discuss the present application with the Examiner in view of the non-final Office Action mailed on February 23, 2007 (hereinafter, the “Office Action”), and believe that agreement was reached regarding the patentability of the pending claims. In particular, the Examiner indicated that replacing the word “corresponding” with --linked-- would serve to clarify the scope of claims **70, 73 and 76-79**, and to patentably distinguish them from Taskett, U.S. Patent No. 5,684,291 (hereinafter “Taskett”). Independent claims **81, 83 and 91** were also discussed in view of Taskett, and provided below are arguments that were presented at the meeting and that Applicants believe demonstrate that these claims are patentably distinct over Taskett.

B. Objections to the Priority Data

The declaration in the “Cross-Reference to Related Corresponding Applications” section appearing on page 1 of the application concerning the status of U.S. Application No. 08/762,128 and U.S. Application No. 08/858,738 was objected to because both

applications were listed as pending. Consequently, the Specification has been amended herein to correctly list the status of U.S. Serial No. 08/762,128 as having --issued as U.S. Patent No. 5,798,508--, and to correct the status of U.S. application Serial No. 08/858,738 filed May 19, 1997 from “pending” to --abandoned--, as proposed by the Examiner. No new matter has been added.

In view of the above amendments and remarks, we respectfully request withdrawal of the objections to the Specification.

C. Objections to the Claims

Claim **80** was objected to for containing various informalities. As discussed during the May 7, 2007 interview, this section appears to have been included in the Office Action in error as claim **80** is no longer pending in the application. Thus, Applicants request withdrawal of this objection.

D. The Section 103(a) Rejections

All of pending claims **70-79 and 81-91** have been rejected under 35 U.S.C. §103(a) as being unpatentable over Taskett.

Independent claims **70, 73 and 76-79** have been amended, and recite methods, systems and computer readable storage media for issuing a gift certificate that specifies generating a certificate identifier linked to an account identifier that is associated with a financial account. Support for replacing the word “corresponding” appearing in these claims with the word --linked-- can be found, for example, on page 10, lines 5-6, page 14, lines 1-3 and in originally filed claim 2. No new matter has been added. Each of claims **70, 73 and 76-79** also requires producing the gift certificate to include the certificate identifier and not to include the account identifier. Lastly, the gift certificate may be distributed to an owner of the financial account, or to a recipient.

In contrast, the Taskett prepaid telephone card includes an identification code for use to gain access to a prepaid telephone account, and a second, replacement code related to the identification code for use if the calling card is lost or stolen (see Taskett, col. 3, lines 1-12). The replacement code may be printed on a separate and distinct document

from the identification code, or on the same document on a separable portion thereof (see Figs. 1A and 2). If the prepaid instrument is lost or stolen, the issuer can issue a replacement if the purchaser provides the replacement code (see Abstract and col. 1, lines 5-13). Applicants respectfully submit that Taskett's prepaid transaction instruments include both an identification code and a related replacement code, wherein these codes have a relationship to each other that would enable a purchaser to obtain a replacement or refund from the issuer if the prepaid instrument is lost or stolen. As discussed during the personal interview of May 7, 2007, neither of the identification code or the replacement code of Taskett is linked to a financial account. Therefore, Taskett fails to teach or suggest *generating a certificate identifier linked to an account identifier associated with a financial account* as required by independent claims **70, 73 and 76-79**.

Applicants also note that Fig. 2 of Taskett illustrates an embodiment of a prepaid card / replacement card of the type printed by an ATM machine that includes printed thereon the actual account number of the financial account (see topmost portion of the receipt 202), in addition to an authorization code (see middle of the receipt), and a replacement code (see bottom of the receipt). Printing the actual account number on the receipt is contrary to that required by each of independent claims **70, 73 and 76-79** of:

producing a gift certificate including thereon said certificate identifier, said gift certificate not including said account identifier;
(emphasis added)

Consequently, for at least the reasons explained above, Applicants respectfully assert that claims **70, 73 and 76-79** are patentably distinct over Taskett.

Furthermore, independent claim **81** recites:

producing a gift certificate, the gift certificate including a sixteen-digit certificate identifier...in which the sixteen-digit certificate identifier is an alias of an account identifier that identifies a financial account, and in which the account identifier identifies a credit card account; (emphasis added)

As admitted on page 4 of the Office Action, Taskett fails to suggest or teach to provide such a sixteen-digit alias identifier that, in claim **81**, links the gift certificate to a credit card account (see also, the specification at page 10, lines 5-10). In addition,

independent claim **83** specifically recites: *generating... an alias identifier that provides an indirect link to the financial account* (emphasis added); and independent claim **91** specifically recites: *generating... an alias account number that provides an indirect link to the credit card account* (emphasis added). As recognized by the Examiner, such features are not taught or suggested by Taskett (see Office Action, page 5).

Although we do not necessarily disagree that the use of a sixteen-digit identifier may be a design choice, we disagree with the following statements that appear in the Office Action:

“...However in Fig. 2, Taskett shows a sixteen digit certificate number that can be used as an alias account identifier to identify a financial account.” (Office Action, page 4, in third full paragraph)

and

“...However, it would have been obvious to one having ordinary skill in the art... to generate an alias identifier that provides an indirect link to the financial account, in which the alias identifier is different from the account identifier; and to modify Taskett because such a modification would allow Taskett to have a predetermined number sequence corresponding to the serial number of a particular money order form (gift certificate) which is considered an alias identifier.” (Office Action, paragraph spanning pages 4 to 5)

We respectfully assert that such observations are not supported by that which is disclosed by Taskett at least because, as explained above, Fig. 2 of Taskett illustrates an embodiment of a prepaid card / replacement card of the type printed by an ATM machine that includes printed thereon the actual account number of the financial account. In addition, as also explained above, Taskett's prepaid telephone card includes both an identification code and a related replacement code, and these codes have a relationship to each other and are not associated with any financial account. Furthermore, Taskett does not teach or suggest or otherwise provide any support for the proposition that the prepaid calling cards should include “a predetermined number sequence”. Thus, for at least the reasons set forth above, Applicants respectfully assert that independent claims **81, 83 and 91** are patentably distinct over Taskett.

In summary, Taskett does not teach or suggest producing a gift certificate having a certificate identifier linked to an account identifier that is associated with a financial account, and that is different from the account identifier, and wherein the gift certificate does not include the account identifier as recited by independent claims **70, 73, 76, 77, 78 and 79**. In addition, Taskett fails to teach to produce a gift certificate having a certificate identifier that is an alias of an account identifier that identifies (or provides an indirect link to) a financial account (such as a credit card account), as recited by independent claims **81, 83 and 91**. Accordingly, at least for these reasons, Applicants respectfully submit that all of the pending independent claims **70, 73, 76, 77, 78, 79, 81, 83 and 91** are patentably distinct over Taskett.

In addition, since claims **71, 72, 74, 75, 82 and 84-90** each depend on one of independent claims **70, 73, 76, 77, 78, 79, 81, and 83**, these dependent claims should be allowable for at least the same reasons.

Accordingly, in view of the above amendments and remarks, the Applicants respectfully request favorable reconsideration and the withdrawal of all of the Section 103(a) rejections.

E. Conclusion

In view of the above remarks, the Applicants respectfully submit that all of the claims are in condition for allowance, early notice of which would be appreciated. If the Examiner has any questions or does not agree that all pending claims are allowable, the Examiner is cordially requested to contact Stephan Filipek at telephone number (203) 461-7252 or via electronic mail at sfilipek@walkerdigital.com.

We do not believe that any other fees are due, as this Amendment and Response is being filed within three months of the mailing date of the Office Action. But if a fee should be necessary to continue prosecution of the present application, please charge any such required fee to our Deposit Account No. 50-0271. In addition, please credit any overpayment to Deposit Account No. 50-0271.

Respectfully submitted,

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Date

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